

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: § Case No. 15-38211  
§  
SONYA RENEE JOHNSON §  
§  
§  
Debtor §

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 11/10/2015. The undersigned trustee was appointed on 11/10/2015.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. § 704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of \$5,177.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>\$0.00</u>
Administrative expenses	<u>\$0.00</u>
Bank service fees	<u>\$22.15</u>
Other Payments to creditors	<u>\$0.00</u>
Non-estate funds paid to 3 <sup>rd</sup> Parties	<u>\$0.00</u>
Exemptions paid to the debtor	<u>\$724.78</u>
Other payments to the debtor	<u>\$0.00</u>
Leaving a balance on hand of <sup>1</sup>	<u>\$4,430.07</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

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<sup>1</sup> The balance on funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursements will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 07/06/2016 and the deadline for filing government claims was 07/06/2016. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.
7. The Trustee's proposed distribution is attached as **Exhibit D**.
8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,113.06. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,113.06, for a total compensation of \$1,113.06<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$38.82, for total expenses of \$38.82.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 09/29/2016

By: /s/ David P. Leibowitz  
Trustee

**STATEMENT:** This Uniform form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

## ASSET CASES

Case No.: 15-38211  
Case Name: JOHNSON, SONYA RENEE  
For the Period Ending: 9/29/2016

Trustee Name: David Leibowitz  
Date Filed (f) or Converted (c): 11/10/2015 (f)  
§341(a) Meeting Date: 12/02/2015  
Claims Bar Date: 07/06/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
<b>Ref. #</b>					
1	Clothing/Apparel	\$150.00	\$0.00	\$0.00	FA
2	Household goods & furnishings	\$1,200.00	\$0.00	\$0.00	FA
3	SNAP (Food Stamps) Benefits - Monthly	\$475.00	\$0.00	\$0.00	FA
4	Unscheduled 2015 Tax Refund (u)	\$0.00	\$4,452.22	\$5,177.00	FA
<b>Asset Notes:</b> \$724.78 is non estate portion of tax refund, returned to Debtor					

## TOTALS (Excluding unknown value)

\$1,825.00\$4,452.22\$5,177.00Gross Value of Remaining Assets\$0.00

## Major Activities affecting case closing:

06/30/2016 2016 Reporting Period:

Asset Case - unscheduled 2015 federal tax refund.

Asset is fully administered.

Claims Bar date: 7/6/16

Case is ready for TFR after bar date.

\*\*Fraudulent Activity on Estate bank account - UST has been notified and fraud reported to law enforcement authorities.

Account number for breached account ended in 1101. Bank assigned new account, with number ending in 1102 (i.e., sequentially numbered with breached account). Trustee then requested completely different, non-sequential account number. Bank accordingly opened new account with number ending in 8303, and funds were transferred.

Initial Projected Date Of Final Report (TFR): 01/31/2017

Current Projected Date Of Final Report (TFR):

/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ

FORM 2  
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CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 15-38211  
Case Name: JOHNSON, SONYA RENEE  
Primary Taxpayer ID #: \*\*\_\*\*\*1724  
Co-Debtor Taxpayer ID #:  
For Period Beginning: 11/10/2015  
For Period Ending: 9/29/2016

Trustee Name: David Leibowitz  
Bank Name: Green Bank  
Checking Acct #: \*\*\*\*\*1101  
Account Title:  
Blanket bond (per case limit): \$5,000,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
03/28/2016		United States Treasury	Unscheduled 2015 Income Tax Refund	*	\$5,177.00		\$5,177.00
	{4}		Estate portion of 2015 tax refund \$4,452.22	1224-000			\$5,177.00
	{4}		Debtor's pro-rated portion \$724.78	1224-002			\$5,177.00
03/31/2016		Green Bank	Bank Service Fee	2600-000		\$0.53	\$5,176.47
03/31/2016	3001	SONYA JOHNSON	Non Estate portion of Income Tax Refund	8100-002		\$724.78	\$4,451.69
04/29/2016		Green Bank	Bank Service Fee	2600-000		\$7.29	\$4,444.40
05/31/2016		Green Bank	Bank Service Fee	2600-000		\$6.94	\$4,437.46
06/30/2016		Transfer To: #*****8303	Account closed/Balance transferred due to fraud	9999-000		\$4,437.46	\$0.00
06/30/2016		Green Bank	Bank Service Fee	2600-000		\$5.93	(\$5.93)
07/01/2016		Green Bank	Reverse bank fee	2600-000		(\$5.93)	\$0.00

<b>TOTALS:</b>	\$5,177.00	\$5,177.00	\$0.00
<b>Less: Bank transfers/CDs</b>	\$0.00	\$4,437.46	
<b>Subtotal</b>	\$5,177.00	\$739.54	
<b>Less: Payments to debtors</b>	\$0.00	\$724.78	
<b>Net</b>	\$5,177.00	\$14.76	

**For the period of 11/10/2015 to 9/29/2016**

Total Compensable Receipts:	\$4,452.22
Total Non-Compensable Receipts:	\$724.78
Total Comp/Non Comp Receipts:	\$5,177.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$14.76
Total Non-Compensable Disbursements:	\$724.78
Total Comp/Non Comp Disbursements:	\$739.54
Total Internal/Transfer Disbursements:	\$4,437.46

**For the entire history of the account between 03/28/2016 to 9/29/2016**

Total Compensable Receipts:	\$4,452.22
Total Non-Compensable Receipts:	\$724.78
Total Comp/Non Comp Receipts:	\$5,177.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$14.76
Total Non-Compensable Disbursements:	\$724.78
Total Comp/Non Comp Disbursements:	\$739.54
Total Internal/Transfer Disbursements:	\$4,437.46

**FORM 2**  
**CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No. 15-38211  
Case Name: JOHNSON, SONYA RENEE  
Primary Taxpayer ID #: \*\*\_\*\*\*1724  
Co-Debtor Taxpayer ID #:  
For Period Beginning: 11/10/2015  
For Period Ending: 9/29/2016

Trustee Name: David Leibowitz  
Bank Name: Green Bank  
Checking Acct #: \*\*\*\*\*1102  
Account Title: Johnson, Sonya Renee - 2  
Blanket bond (per case limit): \$5,000,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

<b>TOTALS:</b>	\$0.00	\$0.00	\$0.00
Less: Bank transfers/CDs	\$0.00	\$0.00	
<b>Subtotal</b>	\$0.00	\$0.00	
Less: Payments to debtors	\$0.00	\$0.00	
<b>Net</b>	\$0.00	\$0.00	

**For the period of 11/10/2015 to 9/29/2016**

Total Compensable Receipts:	\$0.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$0.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$0.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$0.00
Total Internal/Transfer Disbursements:	\$0.00

**For the entire history of the account between 06/28/2016 to 9/29/2016**

Total Compensable Receipts:	\$0.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$0.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$0.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$0.00
Total Internal/Transfer Disbursements:	\$0.00

**FORM 2**  
**CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No. 15-38211  
Case Name: JOHNSON, SONYA RENEE  
Primary Taxpayer ID #: \*\*\_\*\*\*1724  
Co-Debtor Taxpayer ID #:  
For Period Beginning: 11/10/2015  
For Period Ending: 9/29/2016

Trustee Name: David Leibowitz  
Bank Name: Green Bank  
Checking Acct #: \*\*\*\*\*8303  
Account Title:  
Blanket bond (per case limit): \$5,000,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
06/30/2016		Transfer From: #*****1101	Balance transferred to new account due to fraudulent activity	9999-000	\$4,437.46		\$4,437.46
06/30/2016		Green Bank	Bank Service Fee	2600-000		\$0.23	\$4,437.23
07/29/2016		Green Bank	Bank Service Fee	2600-000		\$7.16	\$4,430.07

<b>TOTALS:</b>	\$4,437.46	\$7.39	\$4,430.07
<b>Less: Bank transfers/CDs</b>	\$4,437.46	\$0.00	
<b>Subtotal</b>	\$0.00	\$7.39	
<b>Less: Payments to debtors</b>	\$0.00	\$0.00	
<b>Net</b>	\$0.00	\$7.39	

**For the period of 11/10/2015 to 9/29/2016**

Total Compensable Receipts:	\$0.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$0.00
Total Internal/Transfer Receipts:	\$4,437.46

Total Compensable Disbursements:	\$7.39
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$7.39
Total Internal/Transfer Disbursements:	\$0.00

**For the entire history of the account between 06/30/2016 to 9/29/2016**

Total Compensable Receipts:	\$0.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$0.00
Total Internal/Transfer Receipts:	\$4,437.46

Total Compensable Disbursements:	\$7.39
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$7.39
Total Internal/Transfer Disbursements:	\$0.00

**FORM 2**  
**CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No. 15-38211  
Case Name: JOHNSON, SONYA RENEE  
Primary Taxpayer ID #: \*\*\_\*\*\*1724  
Co-Debtor Taxpayer ID #:  
For Period Beginning: 11/10/2015  
For Period Ending: 9/29/2016

Trustee Name: David Leibowitz  
Bank Name: Green Bank  
Checking Acct #: \*\*\*\*\*8303  
Account Title:  
Blanket bond (per case limit): \$5,000,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET  
DISBURSEACCOUNT  
BALANCES

\$5,177.00

\$746.93

\$4,430.07

**For the period of 11/10/2015 to 9/29/2016**

Total Compensable Receipts: \$4,452.22  
Total Non-Compensable Receipts: \$724.78  
Total Comp/Non Comp Receipts: \$5,177.00  
Total Internal/Transfer Receipts: \$4,437.46

Total Compensable Disbursements: \$22.15  
Total Non-Compensable Disbursements: \$724.78  
Total Comp/Non Comp Disbursements: \$746.93  
Total Internal/Transfer Disbursements: \$4,437.46

**For the entire history of the case between 11/10/2015 to 9/29/2016**

Total Compensable Receipts: \$4,452.22  
Total Non-Compensable Receipts: \$724.78  
Total Comp/Non Comp Receipts: \$5,177.00  
Total Internal/Transfer Receipts: \$4,437.46

Total Compensable Disbursements: \$22.15  
Total Non-Compensable Disbursements: \$724.78  
Total Comp/Non Comp Disbursements: \$746.93  
Total Internal/Transfer Disbursements: \$4,437.46

/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ

Case No. 15-38211  
Case Name: JOHNSON, SONYA RENEE  
Claims Bar Date: 07/06/2016

Trustee Name: David Leibowitz  
Date: 9/29/2016

Claim No.:	Creditor Name	Claim Class	Claim Status	Uniform Tran Code	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
2	CITY OF CHICAGO DEPARTMENT OF FINANCE  c/o Arnold Scott Harris 111 W Jackson Ste 600 Chicago IL 60604	Tardy General Unsecured § 726(a)(3)	Allowed	7200-000	\$536.80	\$0.00	\$0.00	\$0.00	\$536.80
4	COMMONWEALTH EDISON CO  Attn: ComEd Bankruptcy Dept. 3 Lincoln Center Oakbrook Terrace IL 60181	Tardy General Unsecured § 726(a)(3)	Allowed	7200-000	\$809.49	\$0.00	\$0.00	\$0.00	\$809.49
	DAVID P. LEIBOWITZ  53 West Jackson Boulevard, Suite 1610 Chicago IL 60604	Trustee Compensation	Allowed	2100-000	\$1,113.06	\$0.00	\$0.00	\$0.00	\$1,113.06
	DAVID P. LEIBOWITZ  53 West Jackson Boulevard, Suite 1610 Chicago IL 60604	Trustee Expenses	Allowed	2200-000	\$38.82	\$0.00	\$0.00	\$0.00	\$38.82
1	NICOR GAS  P.O. Box 549 Aurora IL 60507	General Unsecured § 726(a)(2)	Allowed	7100-000	\$1,042.63	\$0.00	\$0.00	\$0.00	\$1,042.63
3	SANTANDER CONSUMER USA, INC.  P.O. BOX 560284 Dallas TX 75356	Tardy General Unsecured § 726(a)(3)	Allowed	7200-000	\$10,006.91	\$0.00	\$0.00	\$0.00	\$10,006.91
					<b>\$13,547.71</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$13,547.71</b>



Case No. 15-38211

Case Name: JOHNSON, SONYA RENEE

Claims Bar Date: 07/06/2016

Trustee Name: David Leibowitz

Date: 9/29/2016

CLAIM CLASS SUMMARY TOTALS

Claim Class	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
General Unsecured § 726(a)(2)	\$1,042.63	\$1,042.63	\$0.00	\$0.00	\$0.00	\$1,042.63
Tardy General Unsecured § 726(a)(3)	\$11,353.20	\$11,353.20	\$0.00	\$0.00	\$0.00	\$11,353.20
Trustee Compensation	\$1,113.06	\$1,113.06	\$0.00	\$0.00	\$0.00	\$1,113.06
Trustee Expenses	\$38.82	\$38.82	\$0.00	\$0.00	\$0.00	\$38.82

Exhibit D

**TRUSTEE'S PROPOSED DISTRIBUTION**

Case No.: 15-38211  
Case Name: SONYA RENEE JOHNSON  
Trustee Name: David P. Leibowitz

Balance on hand: \$4,430.07

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors: \$0.00  
Remaining balance: \$4,430.07

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<b>Reason/Applicant</b>	<b>Total Requested</b>	<b>Interim Payments to Date</b>	<b>Proposed Payment</b>
David P. Leibowitz, Trustee Fees	\$1,113.06	\$0.00	\$1,113.06
David P. Leibowitz, Trustee Expenses	\$38.82	\$0.00	\$38.82

Total to be paid for chapter 7 administrative expenses: \$1,151.88  
Remaining balance: \$3,278.19

Applications for prior chapter fees and administrative expenses have been filed as follows:  
NONE

Total to be paid to prior chapter administrative expenses: \$0.00  
Remaining balance: \$3,278.19

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00  
Remaining balance: \$3,278.19

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$1,042.63 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	Nicor Gas	\$1,042.63	\$0.00	\$1,042.63

Total to be paid to timely general unsecured claims: \$1,042.63  
 Remaining balance: \$2,235.56

Tardily filed claims of general (unsecured) creditors totaling \$11,353.20 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 19.7 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
2	City of Chicago Department of Finance	\$536.80	\$0.00	\$105.70
3	SANTANDER CONSUMER USA, INC.	\$10,006.91	\$0.00	\$1,970.46
4	Commonwealth Edison Co	\$809.49	\$0.00	\$159.40

Total to be paid to tardily filed general unsecured claims: \$2,235.56  
 Remaining balance: \$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims: \$0.00  
 Remaining balance: \$0.00

